

# Health Insurance

**It's Important to Understand**



**How Your Insurance Works**

1. Read your network and coverage books- they help to explain what services are covered and which providers you can go see
2. Always keep your child's current insurance card with you at all times
3. Make sure you know what services are direct access and which services you must have a referral for
4. Help your providers out by knowing your child's medical history and what your child's needs are
5. Call your insurance company and find out the name of your child's care coordinator/ case manager
6. Find out if your insurance company covers your child's equipment- can it be fixed and replaced if necessary
7. Expect your child's coverage to change when he/she turns 21



Kentucky Commission for Children  
with Special Health Care Needs